

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ROBERT S PALKON  
JANET L PALKON  
Debtor(s)

Case No. 09-01934

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/23/2009.
- 2) The plan was confirmed on 04/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/28/2012.
- 6) Number of months from filing to last payment: 44.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,933.33
Less amount refunded to debtor	\$532.50

**NET RECEIPTS: \$45,400.83**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,211.82
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,985.82**

Attorney fees paid and disclosed by debtor: \$726.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/ VERIZON WIRELESS	Unsecured	50.00	NA	NA	0.00	0.00
ASPIRE VISA	Unsecured	1,292.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	226.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	55,130.05	55,130.05	55,130.05	40,415.01	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
COLUMBUS BANK & TRUST	Unsecured	2,231.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	NA	0.00	0.00	0.00	0.00
CREST HILL ANIMAL HOSPITAL	Unsecured	267.00	262.92	262.92	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	683.52	683.52	0.00	0.00
EDWARD HOSPITAL	Unsecured	432.75	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	69.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICE	Unsecured	65.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	2,020.00	3,575.88	3,575.88	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	2,020.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	659.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY AUTHORITY	Priority	212.30	NA	NA	0.00	0.00
LIGHTHOUSE FINANCIAL GROUP	Unsecured	NA	3,197.91	3,197.91	0.00	0.00
LIGHTHOUSE FINANCIAL GROUP	Unsecured	3,000.00	17,884.40	17,884.40	0.00	0.00
LINDEN OAKS	Unsecured	4,912.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	392.00	343.04	343.04	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	894.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	188.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,059.00	3,207.47	3,207.47	0.00	0.00
OBERWEIS DAIRY	Unsecured	399.00	NA	NA	0.00	0.00
PARK DANSAN	Unsecured	187.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	975.00	874.84	874.84	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	751.88	751.88	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	412.00	369.61	369.61	0.00	0.00
PROGRESSIVE INSURANCE CO	Unsecured	223.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	71.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RUSSELL JOHNS ASSOC	Unsecured	1,224.00	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	239.00	NA	NA	0.00	0.00
SUMMIT CENTER	Unsecured	105.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$55,130.05	\$40,415.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$55,130.05</b>	<b>\$40,415.01</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,151.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,985.82</u>
Disbursements to Creditors	<u>\$40,415.01</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,400.83</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/25/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**